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TAX PREPARATION AND E-FILE

Preparing and filing your tax returns doesn't have to be a dreaded annual ordeal. It doesn't have to be expensive. It doesn't have to take weeks for your refund to arrive. And, you don't have to take an advanced payment loan on your check.

In 2006, the Internal Revenue Service reported that up to seventy percent of American taxpayers were eligible for free tax preparation software and electronic filing. Go to the IRS website at www.irs.gov to see if you are eligible for free services. If you are, carefully follow the instructions and check out the options offered by the companies linked to the IRS site to see which one fits your needs. As long as you link to the company through the IRS web page, the service is free. The program will prompt you to provide the information needed to complete your return.

Need your refund in a hurry? When you e-file, choose to have your refund deposited directly to your checking or saving account and your refund should arrive in about two weeks. You'll have to wait longer for if you want a check mailed to you. If you file a paper return by mail, your refund could take up to eight weeks to arrive. Don't fall for offers of immediate refunds made by some tax preparers. You may have to pay a very high interest rate just to have your refund a few days earlier than if you wait for direct deposit.

Some people are not comfortable using a computer or preparing their own returns even with the software available at www.irs.gov. In 2006, if your adjusted gross income was under \$40,000, you qualified for free tax preparation. The Earned Income Tax Credit Campaign helps thousands of Delaware taxpayers each year through an initiative with the Nehemiah Gateway Community Development Corporation. Taxpayers can take their Social Security cards, W-2, 1099 and 1098 forms and other tax records to a site near their homes and a volunteer tax preparer, certified by the IRS, will prepare and e-file your federal and state returns. Take your savings or checking account information with you so that your refund can be deposited directly to your account in about two weeks. For more information on sites and hours of operation, call the Delaware Helpline at 1-800-464-4357.

All Delawareans can prepare and e-file their state tax returns on line for free. Go to www.state.de.us/revenue and follow the easy instructions to prepare and file your return. If you choose to receive your refund by direct deposit, you should receive it in a week or so.

